

**Item 1 - Cover Page**

**Brochure Supplement**

**Doris A. Kristeff**

**Personal Financial Profiles, Inc.**

2801 University Drive, Suite 201B  
Coral Springs, FL 33065  
(954) 755-8647

**June 2012**

**This Brochure Supplement provides information about Doris A. Kristeff that supplements the Personal Financial Profiles, Inc. (“PFP”) Brochure (“Brochure”). You should have received a copy of that Brochure. Please contact Frank T. Pugliese, President and Chief Compliance Officer at (954) 755-8647 or via email at [fpugliese@pfprofiles.com](mailto:fpugliese@pfprofiles.com) if you did not receive PFP’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Doris A. Kristeff is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 - Educational Background and Business Experience**

**Doris A. Kristeff, CFP®, (CRD #1932222)**

Year of Birth 1952

**EDUCATION:**

Associate in Arts (AA) in Accounting at Florida Atlantic University in Boca Raton, FL (1982)

**EMPLOYMENT:**

Vice President of Operations/Associated Person - Personal Financial Profiles, Inc. (07/1995 to Present)

Registered Representative - Foresters Equity Services, Inc. (08/2011 to Present)

Registered Representative - Triad Advisors, Inc. (03/2007 to 08/2011)

Insurance, Tax Preparation, Accounting - Kristeff Financial Services (05/1995 to Present)

Registered Representative - United Planners' Financial Services of America a Limited Partner (04/1999 to 03/2007)

## **PROFESSIONAL DESIGNATIONS:**

**Certified Financial Planner™, CFP®, and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) (1989)**

## **PROFESSIONAL DESIGNATION DISCLOSURES:**

Professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Doris A. Kristeff currently holds the Series 7 (General Securities Representative), 24 (General Securities Principal), and 63 (Uniform Securities Agent State Law Exam), licenses.

### **Item 3 - Disciplinary Information**

Personal Financial Profiles, Inc. is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Doris A. Kristeff. No events have occurred that are applicable to this Item.

### **Item 4 - Other Business Activities**

Doris A. Kristeff has been a sole proprietor of Kristeff Financial Services since July 1989. She spends approximately 5 hours per month, none of which are during securities trading hours, and receives commission for marketing and sales of investments and insurance.

Doris A. Kristeff is a registered representative of Foresters Equity Services, Inc. ("Foresters"), a registered broker-dealer member FINRA & SIPC. As such, she may receive compensation (i.e., commissions) from Foresters, in her separate capacity as a registered representative, for her broker-dealer activities to the extent allowed by

applicable law and/or regulation. Approximately 5% of her time is occupied by broker-dealer related activity.

Other than what is discussed above, Doris A. Kristeff is not actively engaged in any investment-related business or occupation, or has an application pending to register as a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA.

Additionally, other than what is discussed above, she is not actively engaged in any other business or occupation for compensation, nor is she actively engaged in other business activity or activities that provide a substantial source of income or involve a substantial amount of time.

#### **Item 5 - Additional Compensation**

Doris A. Kristeff does not receive economic benefit, including sales awards, other prizes, and any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts, for providing advisory services, other than her regular salary.

#### **Item 6 - Supervision**

Personal Financial Profiles, Inc. has adopted, and periodically updates, a compliance manual that outlines for each employee the various rules and regulations they are required to adhere to. PFP has appointed a Chief Compliance Officer who reviews and monitors employee activity with respect to the rules and regulations. The Code of Ethics requires each employee to act in the best interest of client's at all times. Should you have questions related to these activities, please contact Frank T. Pugliese, President and Chief Compliance Officer at (954) 755-8647 or via email at [fpugliese@pfprofiles.com](mailto:fpugliese@pfprofiles.com).

#### **Item 7 - Requirements for State-Registered Advisers**

Doris A. Kristeff has not been involved in any arbitration claims or any civil, self-regulatory organization or administrative proceeding involving investment advisory business or activities. In addition, Doris A. Kristeff is not currently, nor at any time been the subject of a bankruptcy petition.



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**Personal Financial Profiles, Inc.**

2801 University Drive, Suite 201B  
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**Additional information about Frank T. Pugliese is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 - Educational Background and Business Experience**

**Frank T. Pugliese, CIMA<sup>®</sup>, CFS<sup>®</sup>, RFC<sup>®</sup>, (CRD #800323)**

**Year of Birth 1947**

### **EDUCATION:**

Bachelor of Arts (BA) from The College of New Jersey (Formally Trenton State College) in Trenton, NJ (1970)

### **EMPLOYMENT:**

President - Personal Financial Profiles, Inc. (07/1992 to Present)

Registered Representative - Foresters Equity Services, Inc. (8/2011 to Present)

Registered Representative - Triad Advisors, Inc. (03/2007 to 08/2011)

Independent Insurance Agent - Pugliese Financial Corp. (09/1979 to Present)

Registered Principal/Partner - United Planners' Financial Services of America a Limited Partnership (04/1999 to 03/2007)

**PROFESSIONAL DESIGNATIONS:**

**Certified Investment Management Analyst CIMA® (2001)**

**PROFESSIONAL DESIGNATION DISCLOSURES:**

The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA) in association with the University of Pennsylvania Wharton School. The CIMA® certification has earned ANSI® (American National Standards Institute) accreditation under the personnel certification program. The American National Standards Institute, or ANSI, is a private non-profit organization that facilitates standardization and conformity assessment activities in the United States. CIMA® is the first financial services credential to meet this international standard for personnel certification.

**Certified Fund Specialist® (CFS®) (1995)**

**PROFESSIONAL DESIGNATION DISCLOSURES:**

With mutual funds training, a Certified Fund Specialist® is able to evaluate and compare financial measurements and benchmarks when constructing a portfolio. Modern portfolio theory (MPT) is a key part of the program; its components are broken down and detailed in terms the advisor can easily understand and convey to a client. Armed with MPT and other selection criteria learned as part of the mutual fund education, a suitable and efficient portfolio using closed-end, exchange-traded, and open-end funds can be derived.

## Program Structure

- The CFS<sup>®</sup> consists of six modules, designed to be completed within 15 weeks
- The CFS<sup>®</sup> counts as 3 semester units toward the MSFS degree.
- Materials include all study and exam preparation.
- There are three non-cumulative exams and one case study.

## Examination

- Each exam is based on two modules.
- Each exam consists of 50 multiple-choice questions.
- More than one exam can be taken at a time.

## Case Study

- A written case study is required.
- The case study is based on a one-page fact pattern.
- The case study answer must be two to five pages.

The Institute of Business & Finance encourages all members of the financial services industry in their pursuit of lifelong learning. Courses offered by the Institute of Business & Finance (IBF) are approved for continuing education (CE) credit to meet one's professional development requirements.

Students of this course will gain mutual fund and related knowledge plus an understanding of the uses of different investment vehicle in their financial advising practice.

1. Asset class descriptions, historical returns and risk
2. Mutual fund costs
3. Fund management and selection
4. Time value analysis and market indicators
5. REITs, ETFs, CEFs, UITs and structured notes
6. Risk measurements and minimization
7. Fund and personal tax issues
8. Modern portfolio theory

## **Registered Financial Consultant (RFC®) (1994)**

### **PROFESSIONAL DESIGNATION DISCLOSURES:**

RFC is a professional designation awarded by the International Association of Registered Financial Consultants (IARFC) to those financial advisors who meet high standards of education, experience and integrity.

#### Minimum Requirements for Registered Financial Consultant

- Experience. Must have a minimum of four years of experience as a full-time practitioner in the field of financial planning or financial services.
- Education. Applicant must have earned a baccalaureate or graduate degree in financial planning or services with strong emphasis on subjects relating to economic, accounting, business, statistics, finance, and similar studies; or have earned one of the following professional degrees or designation: AAMS, CFA, CFP®, ChFC, CLU, CPA, EA, JD, or completed an IARFC or CFP® approved curriculum at an accredited college or university.
- Examination. The educational curriculum must have included an examination process. If not, an experienced candidate must pass on RFC challenge examination.
- Licensing. Applicant must have met local licensing requirements securities, life and health insurance; or an applicant who is a fee-only planner and is not licensed must submit information on the applicant's RIA or ARIA affiliation or business conduct procedures.
- Conduct. Applicant must have a sound record of business integrity with no suspension or revocation of any profession licenses.
- Ethics. Applicant must subscribe and adhere to the RFC Code of Ethics.
- Continuing Education. All members must agree to devote a minimum of 40 hours per year of Professional Continuing Education in the field of personal finance and professional practice management.
- Re-Certification. Annual provide assurance of continued compliance and operation.

Frank T. Pugliese currently holds the 7 (General Securities Representative), Series 24 (General Securities Principal), 63 (Uniform Securities Agent State Law Exam) and 65 (NASAA-Investment Advisors Law Exam), licenses.



### **Item 3 - Disciplinary Information**

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### **Item 4 - Other Business Activities**

Frank T. Pugliese is a registered representative of Foresters Equity Services, Inc. ("Foresters"), a registered broker-dealer member FINRA & SIPC. As such, he may receive compensation (i.e., commissions) from Foresters, in his separate capacity as a registered representative, for his broker-dealer activities to the extent allowed by applicable law and/or regulation. Approximately 5% of his time is occupied by broker-dealer related activity.

Frank T. Pugliese is not actively engaged in any other investment-related business or occupation, or has an application pending to register as a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA.

Additionally, other than what is discussed above, he is not actively engaged in any other business or occupation for compensation, nor is he actively engaged in other business activity or activities that provide a substantial source of income or involve a substantial amount of time.

### **Item 5 - Additional Compensation**

Frank T. Pugliese does not receive economic benefit, including sales awards, other prizes, and any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts, for providing advisory services, other than his regular salary.

### **Item 6 - Supervision**

Personal Financial Profiles, Inc. has adopted, and periodically updates, a compliance manual that outlines for each employee the various rules and regulations they are required to adhere to. PFP has appointed a Chief Compliance Officer who reviews and monitors employee activity with respect to the rules and regulations. The Code of Ethics requires each employee to act in the best interest of client's at all times. Should you have questions related to these activities, please contact Frank T. Pugliese, President and Chief Compliance Officer at (954) 755-8647 or via email at [fpugliese@pfprofiles.com](mailto:fpugliese@pfprofiles.com).

### **Item 7 - Requirements for State-Registered Advisers**

Frank T. Pugliese has not been involved in any arbitration claims or any civil, self-regulatory organization or administrative proceeding involving investment advisory business or activities. In addition, Frank T. Pugliese is not currently, nor at any time been the subject of a bankruptcy petition.